

IN THE UNITED STATES DISTRICT COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA

NICHOLAS KING, JOAN KING and:  
KRISTEN KING,  
Plaintiffs

:  
: CIVIL ACTION - LAW  
:

v.

: 3:18-CV-1549  
:

THE TRAVELERS COMPANIES,  
INC.,

THE TRAVELERS INDEMNITY

CO. and THE TRAVELERS HOME : JURY TRIAL DEMANDED

AND MARINE INSURANCE

COMPANY

Defendants

:  
:  
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:  
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:

**TABLE OF EXHIBITS**  
**TO NOTICE OF REMOVAL**

EXHIBIT	DOCUMENT
A	Complaint
B	Entry of Appearance

**MARSHALL DENNEHEY WARNER  
COLEMAN & GOGGIN**

DATE: August 3, 2018

BY: s/Brooks R. Foland

Brooks R. Foland, Esquire

Attorney I.D. No. 70102

Allison L. Krupp, Esquire

Attorney I.D. No. 307013

100 Corporate Center Drive, Suite 201

Camp Hill, PA 17011

(717) 651-3713

Attorney for Defendant

**CERTIFICATE OF SERVICE**

The undersigned hereby certifies that a true and correct copy of the foregoing document has been served upon the following known counsel and parties of record this 3rd day of August, 2018 via United States First-Class Mail, postage prepaid and ECF, if applicable:

Michael B. Kaspszyk, Esquire  
Merwine, Hanyon & Kaspszyk, L.L.P.  
2642 Route 940  
Pocono Summit, PA 18346  
*Attorney for Plaintiffs*

MARSHALL DENNEHEY WARNER  
COLEMAN & GOGGIN

BY: s/Brooks R. Foland  
Brooks R. Foland, Esquire

07/02/2018 15:06 MHK

(FAX)5708396723

P.003/018

**MERWINE, HANYON & KASPSZYK, L.L.P.****By: MICHAEL B. KASPSZYK, ESQ.****Attorney for Plaintiff****Attorney ID # 67507****2642 Route 940****Pocono Summit, PA 18346****(570) 839-8050****NICHOLAS KING, JOEL KING and  
KRISTEN KING,****Plaintiff,****vs.****THE TRAVELERS COMPANIES,  
INC., THE TRAVELERS  
INDEMNITY CO., and THE  
TRAVELERS HOME AND MARINE  
INSURANCE COMPANY,****Defendants****: IN THE COURT OF COMMON PLEAS  
: MONROE COUNTY PENNSYLVANIA  
: 43RD-MONROE JUDICIAL DISTRICT  
: CIVIL ACTION: LAW****: NO. 4925 CIVIL 2018****: JURY TRIAL DEMANDED****NOTICE**

You have been sued in Court. If you wish to defend against the claims set forth in the following pages, you must take action within twenty (20) days after this Complaint and Notice are served, by entering a written appearance personally or by attorney and filing in writing with the Court your defenses or objections to the claims set forth against you. You are warned that if you fail to do so the case may proceed without you and a judgment may be entered against you by the Court without further notice for any money claimed in the Complaint or for any other claim or relief requested by the Plaintiff(s). You may lose money or property or other rights important to you.

**YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT  
HAVE A LAWYER OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE  
OFFICE SET FORTH BELOW TO FIND OUT WHERE YOU CAN GET LEGAL HELP.**

**Monroe County Bar Association  
Find a Lawyer Program  
913 Main Street, PO Box 786  
Stroudsburg, PA 18360  
(570) 424-7288**



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(FAX)5708396723

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MERWINE, HANYON & KASPSZYK, L.L.P.  
 By: MICHAEL B. KASPSZYK, ESQ.  
 Attorney for Plaintiff  
 Attorney ID # 67507  
 2642 Route 940  
 Pocono Summit, PA 18346  
 (570) 839-8050

NICHOLAS KING, JOEL KING and : IN THE COURT OF COMMON PLEAS  
 KRISTEN KING, : MONROE COUNTY PENNSYLVANIA  
 : 43RD-MONROE JUDICIAL DISTRICT  
 Plaintiff, : CIVIL ACTION: LAW

vs.

THE TRAVELERS COMPANIES,  
 INC., THE TRAVELERS  
 INDEMNITY CO., and THE  
 TRAVELERS HOME AND MARINE  
 INSURANCE COMPANY,

NO. CIVIL 2018 4925

JURY TRIAL DEMANDED

Defendants :

Monroe Prothonotary  
 JUN 29 '18 AM 11:45

### COMPLAINT

AND NOW, come Plaintiffs, NICHOLAS KING, JOEL KING and KRISTEN KING, by and through their attorneys, Merwine Hanyon & Kaspszyk, LLP, by Michael B. Kaspszyk, Esquire, and hereby set forth the following allegations in support of their Complaint:

### PARTIES

1. Plaintiff, Nicholas King, is a competent adult individual with a current address of 3318 Parker Lane, East Stroudsburg, Monroe County, Pennsylvania 18301.
2. Plaintiff, Joel King, is a competent adult individual with a current address of 3318 Parker Lane, East Stroudsburg, Monroe County, Pennsylvania 18301.

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3. Plaintiff, Kristen King, is a competent adult individual with a current address of 3318 Parker Lane, East Stroudsburg, Monroe County, Pennsylvania 18301.

4. Plaintiffs believe and, therefore, aver that Defendants, The Travelers Companies, Inc., The Travelers Indemnity Co., and The Travelers Home and Marine Insurance Company, are duly registered Minnesota corporations and are authorized to do business in Pennsylvania with an address of P.O. Box 13485, Reading, Berks County, Pennsylvania 19612.

#### FACTS

5. On May 24, 2014, Plaintiff, Nicholas King, was operating a 2008 Audi Q7 traveling southbound on North Ninth Street at its intersection with Main Street in the Borough of Stroudsburg, Monroe County, Pennsylvania, and was waiting for traffic to clear in order to make a left-hand turn onto Main Street. Plaintiff, Kristin King, was a front seat passenger in said vehicle and Plaintiff, Joel King, was a rear seat passenger in said vehicle.

6. At the same time Christina Migliaccio, was operating a 2006 Lincoln Towncar, owned by Pocono Cab Company, and was directly behind the Plaintiffs' vehicle on the aforesaid North Ninth Street.

7. As Plaintiff, Nicholas King, was waiting for opposing traffic to clear so that he could make a left hand turn unto Main Street as aforesaid, Ms. Migliaccio, struck the King vehicle in the rear.

8. This impact caused Plaintiff, Nicholas King, to sustain serious personal injuries in the nature of:

- a) A hip and pelvis injury, including sprain and strain of the hip and pelvis, partial avulsion of the left superior iliac spine and edema of the

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sartorius near its origin;

- b) A cervical spinal injury, including sprain and strain of the cervical ligaments and muscles, cervicalgia, cervical myalgia and associated headaches;
- c) A lumbar spinal injury, including myalgia, sprain and strain of the lumbar ligaments and muscles;
- d) A thoracic spinal injury, myalgia sprain and strain of thoracic ligaments and muscles;
- e) lower lower extremity injuries, including sprain, strain and edema of the right femoral head; and
- f) Injury to his soft tissue, including, but not limited to, injury of the skin, muscles, blood vessels, nerves, tendons and ligaments in proximity to the above described areas and other parts of his head, neck, back, upper and lower extremities and torso.

9. This impact caused Plaintiff, Joel King, to sustain serious personal injuries in the nature of:

- a) A cervical spinal injury, including sprain and strain of the cervical ligaments and muscles, causing or aggravating disc herniation(s) including at the C3-4, C4-5, C5-6 and C6-7 levels, producing displacement of the cord, lateral recess and foraminal narrowing, straightening of the cervical lordosis, headaches, cervicalgia, myalgia, kinesiopathy an aggravation and acceleration of an underlying cervical disc disease;

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- b) A lumbar spinal injury, including sprain and strain of the lumbar ligaments and muscles and an aggravation and acceleration of an underlying lumbar disc disease;
- c) A right shoulder injury, including sprain and strain;
- d) Injury to his soft tissue, including, but not limited to, injury of the skin, muscles, blood vessels, nerves, tendons and ligaments in proximity to the above described areas and other parts of his head, neck, back, upper and lower extremities and torso.

10. This impact caused Plaintiff, Kristen King, to sustain serious personal injuries in the nature of:

- a) A cervical spinal injury, including sprain and strain of the cervical ligaments and muscles and associated headaches;
- b) Bilateral scapula injury, including sprain and strain;
- c) A lumbar spinal injury, including sprain and strain of the lumbar ligaments and muscles;
- d) A thoracic spinal injury, including sprain and strain of thoracic ligaments and muscles; and
- e) Injury to her soft tissue, including, but not limited to, injury of the skin, muscles, blood vessels, nerves, tendons and ligaments in proximity to the above described areas and other parts of her head, neck, back, upper and lower extremities and torso.

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11. At all times relevant hereto, Plaintiffs were covered by an automobile insurance policy issued by Defendants, The Travelers Companies, Inc., The Travelers Indemnity Co., and The Travelers Home and Marine Insurance Company (hereinafter collectively referred to as "Defendants Travelers") that provided the full tort option, which allows the Plaintiffs to recover non-economic damages even if their injuries are determined not to be serious.

**COUNT I**  
**PLAINTIFFS, NICHOLAS KING, JOEL KING and KRISTEN KING**  
**vs. DEFENDANTS TRAVELERS**  
**BREACH OF CONTRACT/ENFORCEMENT OF CONTRACTUAL OBLIGATIONS**

12. Plaintiffs hereby incorporates paragraphs 1 through 12 above as if the same were set forth more fully at length herein.

13. At all times relevant hereto, Plaintiffs had a valid contract for automobile insurance with Defendants Travelers.

14. By and through the above-referenced automobile insurance policy, Plaintiffs purchased, and Defendants Travelers provided Underinsured Motorist Coverage in the amount of \$100,000.00 per person stacked by two vehicles, to Plaintiffs in exchange for premiums associated with said policy for insurance.

15. At all times relevant herein, Plaintiffs complied with their obligation to pay the required insurance premiums and the subject policy was in full force and effect on the date of the subject auto collision.

16. Defendants Travelers had notice of the loss and paid medical bills incurred by Plaintiffs pursuant to the applicable personal injury protection coverage issued under the same policy. A copy of the applicable declaration sheet is attached hereto as Exhibit "A".

17. Plaintiffs bring the within action against Defendants Travelers, pursuant to the



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contractual obligations set forth in their policy of automobile insurance with Defendants Travelers in order to pursue Underinsured Motorist benefits from Defendants Travelers.

18. Given the breadth and nature of those injuries sustained by Plaintiffs, as set forth hereinabove in paragraphs 8, 9, and 10, Plaintiffs believe and, therefore, aver that the insurance policy possessed by Christina Migliaccio and Pocono Cab Company was inadequate to fully compensate them for the injuries sustained in the subject auto accident.

19. As a direct and proximate result of the above-described negligence of Christina Migliaccio and Pocono Cab Company, the Plaintiffs' injuries and damages associated therewith exceeded the value of the third-party insurance policy possessed by Christina Migliaccio and Pocono Cab Company.

20. At no time pertinent hereto have Defendants Travelers offered monies sufficient to fully compensate Plaintiffs for their injuries and is, therefore, in breach of the terms of the applicable automobile insurance policy written by Defendants Travelers.

21. As Defendants Travelers have not offered to pay in a timely manner any reasonable amount of monies due and payable under the applicable Underinsured Motorist Policy, Defendants Travelers are in breach of said contract.

WHEREFORE, Plaintiffs, Nicholas King, Joel King and Kristen King, respectfully request this Honorable Court enter judgment in their favor and against Defendants, The Travelers Companies, Inc., The Travelers Indemnity Co., and The Travelers Home and Marine Insurance Company, in an amount in excess of \$50,000.00, plus interest, costs of suit and damages for delay pursuant to Pa.R.C.P. 238.

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**COUNT II**  
**PLAINTIFFS, NICHOLAS KING, JOEL KING and KRISTEN KING**  
**vs. DEFENDANTS TRAVELERS**  
**BAD FAITH**

22. Plaintiffs hereby incorporate paragraphs 1 through 21 above as if the same were set forth more fully at length herein.

23. At all times relevant and material hereto, Defendants Travelers were subject to 42 Pa.C.S.A. §8371.

24. At all times relevant and material hereto, Defendants Travelers did not act in good faith, but instead acted in bad faith towards Plaintiffs, in the following manner:

- a) Failing to acknowledge and act properly upon written and oral communications with respect to claims arising under an insurance policy;
- b) Refusing to conduct a reasonable investigation based upon all the information available;
- c) Not attempting in good faith to effectuate a prompt, fair and equitable settlement of Plaintiffs' claims;
- d) Compelling Plaintiffs to file a Breach of Contract claim and Bad Faith claim to recover amounts due under the policy;
- e) Refusing to provide any reasonable counter offer to Plaintiffs' July 6, 2016 written settlement demands;
- f) Failing to objectively and fairly evaluate Plaintiffs' claims;
- g) Failing to objectively and fairly re-evaluate Plaintiffs' claims when new information became available;
- h) Engaging in dilatory and abusive claims handling;

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- i) Failing to adopt or implement reasonable standards in evaluating Plaintiffs' claims;
- j) Acting unreasonably and unfairly in response to Plaintiffs' claims;
- k) Not attempting in good faith to effectuate a fair, prompt and equitable settlement of Plaintiffs' claims where Defendants Travelers' liability under the policy had become reasonably clear;
- l) Subordinating the interests of its insured to its own financial monetary interest;
- m) Failing to promptly offer reasonable payment to Plaintiffs;
- n) Failing to reasonably and adequately investigate Plaintiffs' claims;
- o) Failing to reasonably and adequately evaluate and review the medical documentation in Defendants Travelers' possession related to this claim;
- p) Violating the fiduciary duty owed to Plaintiffs;
- q) Acting unreasonably and unfairly by withholding Underinsured Motorist Benefits justly due and owing to Plaintiffs;
- r) Failing to make an honest, intelligent and objective settlement offers;
- s) Causing Plaintiffs to expend money on the presentation of their claims;  
and
- t) Causing Plaintiffs to bear the stress and anxiety associated with litigation;

25. An insurer such as Defendants Travelers have a fiduciary, contractual and statutory obligation to its own insureds.

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26. At all relevant times, Plaintiffs fully complied with the terms and conditions of the policy and all conditions precedent and subsequent to their right of recovery under the policy.

27. For the reasons set forth above, Defendants Travelers have violated the policy of insurance, its obligations as an insurer, have failed to act towards Plaintiffs in good faith and have violated 42 Pa.C.S.A. §8371, for which Defendants Travelers are liable for compensatory and punitive damages, together with interest, attorney's fees and such other relief as the Court deems appropriate.

28. Defendants Travelers have engaged in willful, wanton and reckless conduct with regard to the welfare, interest and rights of Plaintiffs and are liable for its bad faith conduct.

29. Defendants Travelers' conduct as set forth above, violates the Pennsylvania Unfair Insurance Practices Act, 40 Pa.C.S.A. Chapter 4, § 1 171.1, et seq., which serves as evidence of bad faith.

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WHEREFORE, Plaintiffs, Nicholas King, Joel King and Kristen King, respectfully request this Honorable Court enter judgment in their favor and against Defendants, The Travelers Companies, Inc., The Travelers Indemnity Co., and The Travelers Home and Marine Insurance Company, in an amount in excess of \$50,000.00 for compensatory damages, and additional punitive damages, and any other damages allowable by 42 Pa.C.S.A. §8371, plus interest, costs of suit and damages for delay pursuant to Pa.R.C.P. 238.

**A JURY TRIAL IS DEMANDED ON ALL COUNTS**

Respectfully submitted:

**MERWINE, HANYON & KASPSZYK, LLP**

By: 

Michael B. Kaspszyk, Esquire  
Atty. ID#: 67507  
Attorney for Plaintiffs  
2642 Route 940  
Pocono Summit, PA 18346  
(570) 839-8050

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(FAX)5708396723

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06-06-'14 09:28 FROM-SMALL & SON INS  
Agency

570-421-2678

T-379 P002/004 F-272

**Policy Summary**JOEL & KRISTEN KING  
SMALL & SON INC  
POLICY NUMBER: 987381204 101 1**Automobile Policy**1. Named Insured  
JOEL & KRISTEN KING  
3318 PARKER LN  
EAST STRONDSBURG PA 183018737Your Agency's Name and Address  
SMALL & SON INC  
16 S SEVENTH ST  
STRONDSBURG PA 18360Your Policy Number 987381204 101 1  
Your Account Number 987381204For Policy Service Call 570.421.0111  
For Claim Service Call 1.800.CHATM33**2. Premium**Your Total Premium for the Policy Period is \$2,106.00.  
The policy period is from March 15, 2014 to September 15, 2014.**3. Your Vehicles**

1. 2008 AUDI Q7 QUATTRO
- 
2. 2010 VOLKSWAGEN JETTA SE/S

**Identification Numbers**WA1NY74L28D039007  
3VWRE7AJ0M0158072**4. Coverages, Limits of Liability and Premiums**

Insurance is provided only where a premium is shown for the coverage.

\*IF COLLISION COVERAGE IS PROVIDED UNDER THIS POLICY, COVERAGE EXTENDS TO VEHICLES WHICH YOU RENT FOR 30 DAYS UNDER A RENTAL CAR COVERAGE AGREEMENT. PLEASE REMEMBER THAT COLLISION COVERAGE DOES NOT PAY FOR LOSS OF USE. PLEASE CONTACT YOUR TRAVELERS AGENT OR REPRESENTATIVE IF YOU HAVE QUESTIONS. IF YOU DO NOT CARRY COLLISION INSURANCE, THIS POLICY DOES NOT PAY FOR DAMAGE TO RENTAL VEHICLES. \*

**VEHICLE 1 VEHICLE 2**08 AUDI 10 VOLKSWAGEN  
Q7 QUATTRO JETTA SE/S

A.	Bodily Injury \$100,000 each person..... \$300,000 each accident	\$ 247	\$ 228
B.	Property Damage \$100,000 each accident.....	\$ 132	\$ 121
D6.	Uninsured Motorists (Bodily Injury) Stacked \$100,000 each person..... \$300,000 each accident See Endorsement A37044	\$ 17	\$ 17
D8.	Underinsured Motorists (Bodily Injury) Stacked \$100,000 each person..... \$300,000 each accident See Endorsement A37044	\$ 80	\$ 80
E.	Collision Actual Cash Value less..... \$500 deductible	\$ 296	\$ 337
F.	Comprehensive (Other than Collision) Actual Cash Value less.....	\$ 187	\$ 169

<https://plagt.travelers.com/ENTESERV/ENTESERVPolicyInquiry.aspx?TabClick=True&In...> 6/4/2014

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06-06-'14 09:27 FROM-SMALL &amp; SON INS

570-421-2678

(FAX) 5708396723

T-379

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\$100 deductible

G.	Extended Transportation Expense \$50 per day/\$1,500 maximum.....	\$ 17	\$ 17
I.	Towing and Labor Costs \$100 per disablement.....	\$ 3	\$ 3
Q8.	First Party Benefits Coverage Full Tort Option..... See Endorsement A37021	\$ 39	\$ 33
R.	Added First Party Benefits..... A5-Increased Medical Expenses \$25,000 B6-Income Loss Maximum Amount/Monthly Amount \$5,000/\$1,000 C7-Funeral Expenses \$2,500 D7-Accidental Death \$10,000 See Endorsement A37021	\$ 45	\$ 39

Subtotals for your vehicles..... \$ 1,062 \$ 1,044

Total Premium for this Policy: \$ 2,106

## 5. Information Used to Rate Your Policy

## Discounts and Advantages

## Early Quote Advantage

## Travelers Homeowners Customer

## Multiple Cars on Policy

Anti-Theft Discount	08 AUDI 10 VOLKS
	07 QUATTRO JETTA SE/S

Passive Restraint Discount	08 AUDI 10 VOLKS
	07 QUATTRO JETTA SE/S

Good Student Discount BRENDON

Driver Training Discount BRENDON

## Accidents and/or Traffic Violations Listed Below:

Accidents	09/20/12
	BRENDON

Drivers	DATE OF BIRTH	SEX	MARITAL STATUS
1. JOEL	06-23-70	Male	Married
2. KRISTEN	03-09-71	Female	Married
3. BRENDON	11-16-95	Male	Single

Vehicles	USE OF VEHICLE	LOCATION OF VEHICLE
1. 08 AUDI Q7 QUATTRO	Pleasure	EAST STRONDSBURG PA
2. 10 VOLKS JETTA SE/S	Pleasure	EAST STRONDSBURG PA

<https://plagt.travelers.com/ENTESERV/ENTESERVPolicyInquiry.aspx?TabClick=True&In...> 6/4/2014

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06-06-'14 09:27 FROM-SM L &amp; SON INS

570-421-2678

(FAX) 5708396723

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T-379 P004/004 E-272

## 6. Other Information

Accident Forgiveness helps keep your rates from going up just because of an accident. Your policy is not yet eligible for Accident Forgiveness. To qualify\*, you must have Travelers' auto insurance for 4 years and your policy must be free of accidents and violations for 5 years.

\* Eligibility and qualification may vary by state.

## Loss Payees

08 ADOX Q7 QUATRO  
VIN # WA1BY74L28D039007

BANK OF AMERICA  
PO BOX 2759  
JACKSONVILLE, FL 32203

10 VOLVO JETTA SE/B  
VIN # JVVRE7AJ0M1158072

ESBCU  
PO BOX 67012  
HARRISBURG, PA 17106

## 15. Insurer

The Travelers Home and Marine Insurance Company  
One Tower Square, Hartford, CT 06183

## Policy Endorsements

A37013 Amendment of Policy Provisions - Pennsylvania  
A37021 First Party Benefits Coverage - Pennsylvania  
A37044 Uninsured/Underinsured Motorists Endorsement - Pennsylvania

Policy Edition 8

Policy Form 101

Online Policy Summary as of June 04, 2014

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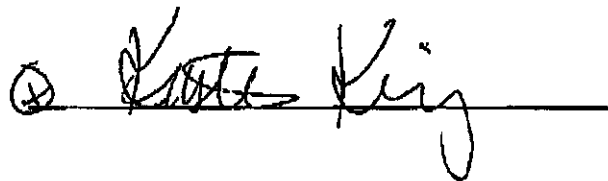
(FAX)5708396723

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**VERIFICATION**

I hereby affirm that the following facts are correct.

I am the Plaintiff and am authorized to make this Verification; the attached Complaint is based upon information which I have furnished to my counsel and information which has been gathered by my counsel in the preparation of the lawsuit. The language of the Complaint is that of counsel and not of me. I have read the Complaint and to the extent that the same is based upon information which I have given to my counsel, it is true and correct to the best of my knowledge, information and belief. To the extent that the content of the Complaint is that of counsel, I have relied upon counsel in making this Verification. I hereby acknowledge that the facts set forth in the Complaint are made subject to the penalties of 18 Pa.C.S. Section 4904 relating to unsworn falsification to authorities.

A handwritten signature, appearing to read "K. King", is written over a horizontal line. To the left of the signature is a circled "X" mark.

07/02/2018 15:09 MHK

(FAX)5708396723

P.018/018

**MERWINE, HANYON & KASPSZYK, L.L.P.****By: MICHAEL B. KASPSZYK, ESQ.****Attorney for Plaintiff****Attorney ID # 67507****2642 Route 940****Pocono Summit, PA 18346****(570) 839-8050**


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**NICHOLAS KING, JOEL KING and** : **IN THE COURT OF COMMON PLEAS**  
**KRISTEN KING,** : **MONROE COUNTY PENNSYLVANIA**
**Plaintiff,**: **CIVIL ACTION: LAW****vs.**: **NO. CIVIL 2018**
**THE TRAVELERS COMPANIES,**  
**INC., THE TRAVELERS**  
**INDEMNITY CO., and THE**  
**TRAVELERS HOME AND MARINE**  
**INSURANCE COMPANY,**
: **JURY TRIAL DEMANDED****Defendants**


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**CERTIFICATION OF COMPLIANCE WITH PUBLIC ACCESS POLICY OF**  
**THE UNIFIED JUDICIAL SYSTEM OF PENNSYLVANIA CASE**  
**RECORDS OF THE APPELLATE AND TRIAL COURTS**

I certify that this filing complies with the provisions of the "Public Access Policy of the Unified Judicial System of Pennsylvania Case Records of the Appellate and Trial Courts" that require filing confidential information and documents differently than non-confidential information and documents.

**MERWINE, HANYON & KASPSZYK, LLP****By:****MICHAEL B. KASPSZYK, ESQ.****Attorney ID No. 67507****Attorney for Plaintiffs**

MARSHALL, DENNEHEY, WARNER, COLEMAN & GOGGIN

By: Brooks R. Foland, Esquire

ID No. 70102

100 Corporate Center Drive, Suite 201

Camp Hill, PA 17011

717- 651-3714/717-651-3506

Fax 717-651-3707

email: brfoland@mdwecg.com

*Attorney for Defendants*

NICHOLAS KING, JOAN KING and  
KRISTEN KING,

Plaintiffs

v.

THE TRAVELERS COMPANIES, INC.,  
THE TRAVELERS INDEMNITY CO.,  
and THE TRAVELERS HOME AND  
MARINE INSURANCE COMPANY,

Defendants

: IN THE COURT OF COMMON PLEAS OF  
: MONROE COUNTY, PENNSYLVANIA  
: 43<sup>RD</sup>-MONROE JUDICIAL DISTRICT  
: CIVIL ACTION - LAW

: NO. 4925-CV-2018

: JURY TRIAL DEMANDED

Monroe Prothonotary  
JUL 19 '18 PM1:05

**PRAECIPE FOR ENTRY OF APPEARANCE**

TO THE PROTHONOTARY:

Kindly enter the appearance of Brooks R. Foland, Esquire, as counsel on behalf of Defendants, The Travelers Companies, Inc., The Travelers Indemnity Co., and The Travelers Home and Marine Insurance Company, in the above-captioned case.

MARSHALL DENNEHEY WARNER  
COLEMAN & GOGGIN

By:

Brooks R. Foland, Esquire  
PA ID# 70102

*Attorney for Defendants*

100 Corporate Center Drive, Suite 201

Camp Hill, PA 17011

Ph. 717-651-3714/717-651-3506

Fax: 717-651-3707

Email: [brfoland@mdwecg.com](mailto:brfoland@mdwecg.com)


Dated: July 17, 2018



**CERTIFICATE OF SERVICE**

The undersigned hereby certifies that a true and correct copy of the foregoing *PRAECIPE FOR ENTRY OF APPEARANCE* has been served upon the following known counsel and parties of record on July 17, 2018, via First-Class mail, postage prepaid, as follows:

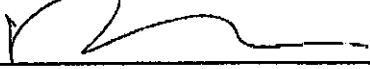
Michael B. Kaspszyk, Esquire  
Merwine, Hanyon & Kaspszyk, L.L.P.  
2642 Route 940  
Pocono Summit, PA 18346  
*Attorney for Plaintiffs*

  
\_\_\_\_\_  
Brooks R. Foland

**CERTIFICATE OF COMPLAINT**

I certify that this filing complies with the provisions of the *Case Records Public Access Policy of the Unified System of Pennsylvania* that require filing confidential information and documents differently than non-confidential information and documents.

Submitted by: Defendants

Signature: 

Name: Brooks R. Foland, Esquire

Attorney No. (if applicable): 70102